

**AMENDMENTS TO THE CLAIMS**

This Listing of Claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-20. (Cancelled)

21. (Currently Amended) A global communications network for use by a financial institution, comprising:

a plurality of distribution points for allowing an end user to send an electronic message or request;

an integration facility for controlling and routing the electronic message or request, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex;

wherein the complex electronic message or request comprises:

a transfer message or request, or

a package message or request; and

at least one service provider for processing the electronic message or request.

22. (Cancelled)

23. (Previously Presented) The network of claim 21, wherein the at least one first logical router directs the simple electronic message or request directly to the at least one service provider.

24. (Previously Presented) The network of claim 21, wherein the at least one first logical router directs the complex electronic message or request to at least one messaging services agent.

25. (Previously Presented) The network of claim 24, wherein the at least one messaging services agent processes the complex electronic message or request based on at least one of processing scripts, workflow rules, data model rules, and business rules, and wherein the at least one messaging services agent directs the processed complex electronic message or request to at least one second logical router.

26. (Previously Presented) The network of claim 25, wherein the at least one second logical router directs each processed electronic message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability to at least one service provider.

27. (Previously Presented) The network of claim 25, wherein the at least one second logical router directs the processed complex electronic message or request to at least one service provider.

28. (Previously Presented) The network of claim 27, wherein the at least one second logical router directs the processed complex electronic message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

29. (Previously Presented) The network of claim 24, wherein the at least one messaging services agent decomposes the complex electronic message or request based on at least one of processing scripts, workflow rules, data model rules, and business rules, into a plurality of simple electronic messages or requests and wherein the at least one messaging services agent directs the plurality of simple electronic messages or requests to at least one second logical router.

30. (Previously Presented) The network of claim 21, further comprising a system journal for maintaining a log of the electronic message or request.

31. (Previously Presented) The network of claim 21, further comprising at least two data centers, wherein each data center of the at least two data centers comprises at least one data storage device for storing data necessary to process the electronic message or request.

32. (Previously Presented) The network of claim 21, wherein the distribution points comprise:

audio and visual devices for interaction with the end user;

translation software for translating all functions communicated to the end user audibly and visually into the end user's preferred language; and

a common interface by which the end user can send the electronic message or request.

33. (Previously Presented) The network of claim 21, wherein at least one distribution point of the plurality of distribution points is chosen from a group consisting of branch systems, remote delivery systems, customer service systems, point of sale systems, and office systems.

34. (Previously Presented) The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a branch router in communication with the integration facility and a public network;

at least one general service; and

a local area network in communication with the at least one general service and the public network.

35. (Previously Presented) The network of claim 34, wherein the at least one general service comprises at least one printer, automated teller, customer activated services terminal, staff workstation and terminal server, express deposit device, teller work stations, greeter workstations or investment consultant work stations.

36. (Previously Presented) The network of claim 34, wherein a second distribution point of the plurality of distribution points, comprises:

a remote delivery router in communication with the integration facility and the public network; and

at least one remote device, wherein the at least one remote device is in communication with the public network.

37. (Previously Presented) The network of claim 36, wherein a third distribution point of the plurality of distribution points, comprises:

a point-of-service server in communication with the integration facility and a point-of-service network; and

a terminal device, wherein the terminal device is in communication with the point-of-service network.

38. (Previously Presented) The network of claim 37, wherein the point-of-service network is the public network.

39. (Previously Presented) The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a remote delivery router in communication with the integration facility and a public network; and

at least one remote device, wherein the at least one remote device is in communication with the public network, and wherein the at least one remote device is selected from a group consisting of a computer modem, a voice telephone, a digital phone, a video phone, a personal digital assistant and a smart card.

40. (Previously Presented) The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a point-of-service server in communication with the integration facility and a point-of-service network; and

a terminal device, wherein the terminal device is in communication with the point-of-service network, and wherein the terminal device comprises at least one of a magnetic strip reader or a key pad.

41. (Previously Presented) The network of claim 40, wherein the point-of service network is at least one of a public network or a private network.

42. (Currently Amended) A method for processing and routing an electronic message or request across a global communications network, the method comprising the steps of:

receiving an electronic message or request from a distribution point;

determining whether the electronic message or request is simple or complex;

routing a simple electronic message or request to at least one service provider, or processing a complex message or request and routing the processed complex message or request to at least one service provider,

wherein the complex electronic message or request comprises:

a transfer message or request, or

a package message or request.

43. (Previously Presented) The method of claim 42, wherein the at least one service provider communicates with a data center, and wherein the data center comprises at least one data storage device for storing data necessary to complete the simple electronic message or request and the complex message or request.

44. (Previously Presented) The method of claim 42, wherein the steps of processing the complex message or request and routing the processed complex message or request, comprises the steps of:

decomposing the complex message or request based on at least one of processing scripts, workflow rules, data model rules and business rules into a plurality of simple messages or requests; and

routing the plurality of simple messages or requests to the at least one service provider where the plurality of simple messages are processed.

45. (Previously Presented) The method of claim 44, wherein the steps of processing the complex message or request and routing the processed complex message or request, further comprises:

recomposing responses from the at least one service provider; and  
routing the recomposed responses to the distribution point.

46. (Previously Presented) The method of claim 44, wherein the step of routing the plurality of simple messages or requests, comprises the step of routing the each simple message or request of the plurality of simple messages or requests based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

47. (Previously Presented) The method of claim 42, wherein the step of routing the processed complex message or request to at least one service provider, comprises the step of routing the complex message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

48. (Previously Presented) The method of claim 42, further comprising the step of maintaining a log of the electronic messages or requests.

49. (Currently Amended) A communications network, comprising:  
an integration facility for processing electronic messages or requests, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex;

wherein the complex electronic message or request comprises:

a transfer message or request, or

a package message or request;

at least one distribution point in communication with the integration facility;

at least one financial transaction related service in communication with the integration facility;

at least one service provider in communication with the integration facility.

50. (Previously Presented) The network of claim 49, wherein the at least one distribution point is selected from a group consisting of branch systems, remote delivery systems, customer service systems, point of sale systems and office systems.

51. (Previously Presented) The network of claim 49, wherein the at least one financial transaction related service is selected from a group consisting of end-to-end management services, financial control services, structured services and unstructured services.

52. (Previously Presented) The network of claim 49, wherein the at least one service provider is selected from a group consisting of gateways, product processors and authorization engines.